



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CERTIFICATE OF MAILING

I hereby certify that on January 2, 2003, which is the date I am signing this certificate, I am depositing this correspondence in the United States Postal Service, first class mail, in an envelope addressed to the Commissioner of Patents, Washington, D.C. 20231

Kurt Canada
Kurt Canada

Commissioner for Patents
Washington, D.C. 20231

Applicant: Fano, Andrew

Serial No.: 09/520,580

Filed: 03/08/2000

Title: A FINANCIAL MANAGER USER INTERFACE

Atty. Docket No.: 060021-352901

Examiner: Vu, Thanh T.

Group Art Unit: 2174

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.56

Sir:

Pursuant to 37 C.F.R. § 1.56, § 1.97 and § 1.98, Applicant brings the references listed on the attached Form PTO-1449 to the examiner's attention. 37 C.F.R. § 1.56. These references may be material to examination of the above-identified application. Please do not construe the filing of this information disclosure statement as a representation that applicant has made a search (37 C.F.R. § 1.97(g)), or as an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. We enclose copies of the cited documents within a box herewith.

This Information Disclosure Statement is being submitted:

- 1. Within three months of the filing date of a national application other than a continued prosecution application under 37 CFR 1.53(d), or within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; or before the mailing date of a first Office action on the merits, or before the mailing of a first Office action after the filing of a request for continued examination under 37 CFR 1.114, and therefore, Applicant believes no fee is required;
- 2. After the period specified in paragraph (1) hereinabove of this section, but is being filed before the mailing date of either a final action under 37 CFR 1.113, or a notice of allowance under 37 CFR 1.311, or an action that otherwise closes prosecution in the application, and is accompanied by one of the following:
 - (a) A statement that either:

(i) Each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement;

OR

(ii) No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement;

OR

(b) The fee of \$180 for filing of an Information Disclosure Statement as set forth in 37 C.F.R. 1.17(p).

3. After the period specified in paragraph (2) of this section, but is filed on or before payment of the issue fee and is accompanied by both:

(a) A statement that either:

(i) Each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement;

OR

(ii) No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement;

(b) The fee of \$180.00 for filing of an Information Disclosure Statement as set forth in 37 CFR 1.17(p).

Applicant would appreciate the Examiner initialing and signing a copy of Form PTO-1449, transmitted herewith, indicating that the information has been considered and made of record herein.

In the unlikely event that the transmittal letter is separated from this document and the Patent Office determines that an extension and/or other relief is required, Applicant petitions for any required relief including extensions of time and authorizes the Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to **Deposit Account No. 50-1901** referencing order number 060021-352901.

January 2, 2003


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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known		
				Application Number		09/520,580
				Filing Date		Mar-08-2000
				First Named Inventor		Fano, Andrew
				Art Unit		2174
				Examiner Name	Vu, Thanh T.	
Sheet	1	of	2	Attorney Docket Number		
60021-352901						

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number		Issue Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		Number	Kind Code ² (if known)		
	1	5,918,217		06/29/1999	Maggioncalda et al.
	2	5,999,918		12/07/1999	Williams et al.
	3	6,236,972		05/22/2001	Boe et al.
	4	6,253,192		06/26/2001	Corlett et al.

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)			
	5	WO 01 22253	03/29/2001	Ake, Dan	

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
	6	"GE Center for Financial Learning; Planning Tools, "How much am I spending?" INTERNET ARTICLE, 'Online! 1999-2000, XP002181097, Retrieved from the Internet: <URL: "><u>http://www.financiallearning.com/ge/calculator.jsp?osp=9705&BV_SessionID=@@@1126282150.1003930066@@@@BV_EngineID=cadccfkmgkhkgbedcgceckh.0</u> > 'retrieved on 2001-10-24! page: Your Money Personality, Prioritized Spending Plan	
Examiner Signature		Date Considered	

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.



Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	09/520,580
				Filing Date	Mar-08-2000
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OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS					
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published			T ²
	7	BACCHUS, F; FROUDAL KABANZA: "Planning for Temporally Extended Goals" PROC. OF THE 13TH INTERN. CONFERENCE ON AI, 1996, page 1215-1222 XP002181096 Portland, whole document			
	8	Bellone, Robert, "Forecast your clients; financial future", Accounting Technology, 04-1996 [retrieved 6/18/02], Volume 12, Issue 3, 6 pages, Retrieved from: Proquest Direct			
	9	Carey, Theresa, "Putting the brains in your PC", Barron's, 12/7/1998 [retrieved 6/18/02], Volume 78, Issue 49, 4 pages, Retrieved from Proquest Direct.			
	10	DEB, KALYANMOY: "Solving goal programming problems using multi-objective genetic algorithms" PROCEEDINGS OF THE CONGRRESS ON EVOLUTIONARY COMPUTING, 6 July 1999 - 9 September 1999, page 77-84 XP002181095, page 77-page 81			
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	12	Nelson, Stephen L., "Quicken 98 for Windows for Dummies" IDG Books Worldwide, Inc., 1997.			
	13	PROBST, G.: "Gérez votre budget familial sur FX-702 P" MICRO-SYSTEMES, no. Avril, 1983, pages 133-135, XP001018760 whole document			
	14	Waldron, Heather C., "The game of life", Limra's Marketfacts, Fall 1997 [retrieved 6/18/02] Volume 16, Issue 5, 5 pages, Retrieved from: Proquest Direct.			
	15	Waller, Karyn M., "Filling the knowledge gap", Jorunal of Accountancy, 04-1999 [retrieved 6/21/02], Volume 187, Issue 4, pages, Retrieved from: Proquest Direct.			
	16	Weverka, Paul, "Microsoft Money 98 for Dummies", IDG Books Worldwide, Inc., 1997, pages 21-29, 59-79, 149-161, and 207-229.			
Examiner Signature				Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.